CLAIMS

1.   A data network comprising:

a plurality of computing devices, coupled to the network, to facilitate network access by one or more participants; and

a data server, coupled to the data network and responsive to one or more of the plurality of computing devices, the data server including:

a storage medium to store at least one financial account for each of the plurality of participants; and

a financial transaction manager, coupled to the memory device and selectively invoked by a participant, to manage access to and manipulation of financial account assets to effect requested financial transactions with any network participant or non-participant.

2.   A data network according to claim 1, wherein the financial account is electronically linked to an account of the participant at a financial institution.

3.   A data network according to claim 2, wherein the account of the participant is one of a checking account, a savings account, a line of credit, and a money market account maintained by a banking institution, or a services account associated with another commercial enterprise.

4.   A data network according to claim 1, wherein the financial account is one of a checking account, a savings account, a line of credit, and a money market account maintained by a banking institution.

5.   A data network according to claim 1, wherein the computing devices is one of a personal computer, a kiosk, a telephone and a set-top box having sufficient resources to enable the participant to access the data server and utilize the financial transaction manager.

6.   A data network according to claim 1, further comprising a financial service center having a plurality of data servers including the data server.

7.   A data network according to claim 1, wherein the data server is controlled by a financial institution.

8.   A data network according to claim 1, wherein the financial transaction manager selectively transfers assets from a first participant's account to a second participant's account in response to a request by the first participant to transfer such assets.

9.   A data network according to claim 8, wherein each of the first and second participants are individual consumers.

10.   A data network according to claim 8, wherein the first participant does not have a priori knowledge of the second participant's account information, but identifies the second participant from a list of network participants.

11.   A data network according to claim 1, wherein the second participant is identified by one or more of a name, an alias, a physical address, a virtual address, or an email address.

12.   A data network according to claim 1, wherein the financial transaction manager selectively receives assets for deposit in an account of a participant.

13.   A data network according to claim 12, wherein the assets are received from a brokerage at the request of the participant.

14.   A data network according to claim 12, wherein the assets are received from an employer as compensation to the participant.

15.   A data network according to claim 1, wherein the financial transaction manager prompts a participant for payment authorization in response to a request for payment received from a network service.

16.   A data network according to claim 15, wherein the network service is an electronic auction service.

17.   A data network according to claim 15, wherein the network service is an electronic retail service.

18.   A data network according to claim 15, wherein the financial transaction manager transfers assets from an account specified by the user to an account specified in the request to cover the requested payment, upon authorization of the participant.

19.   A data network according to claim 18, wherein the financial transaction manager determines whether to honor the participants payment when the specified account has insufficient assets to cover the requested payment.

20.   A data network according to claim 19, wherein the financial transaction manager utilizes a growing trust model to determine whether to honor the payment when the specified account has insufficient assets to cover the requested payment.

21.   A data network according to claim 19, wherein the financial transaction manager automatically accesses a line of credit associated with the participant to honor the payment when the specified account has insufficient assets to cover the requested payment.

22.   A data network according to claim 21, wherein the financial transaction manager notifies the participant of the insufficient funds and that the line of credit has been accessed to honor the requested payment.

23.   A data network according to claim 15, wherein the financial transaction manager issues an instruction to have a check issued and sent to an address specified by the request, upon authorization of the participant.

24.   A data network according to claim 23, wherein the issued check includes a uniform resource locator (URL) address of a web page offered by the data server where the recipient can establish an account.

25.   A data network according to claim 24, wherein the check includes an offer of free assets, credited to a newly established account created by the recipient of the check.

26.   A storage medium having stored thereon a plurality of executable instructions which, when executed, implement a financial transaction manager according to claim 1.

27.   A financial service center, selectively accessed by users on a data network using a computing device, the financial service center comprising:

a user interface, through which a user accesses an account associated with the user;

one or more storage devices, to store and maintain account information for each of the users; and

a financial transaction manager, responsive to the user interface and coupled to the one or more storage devices, to manage access to and control assets of user accounts in response to user interaction with the user interface to enable the

user to conduct finan●transactions with another user or ●user of the financial service center.

28.   A financial service center according to claim 27, wherein the user interface is series of instructions issued to a computing device of the user to create a web page at the computing device.

29.   A financial service center according to claim 27, wherein the user interface is a series of instructions issued to an email client executing on a computing device of the participant.

30.   A financial service center according to claim 27, wherein the financial transaction manager selectively transfers assets from a first user's account to a second user's account in response to a request by the first user to transfer such assets.

31.   A financial service center according to claim 27, wherein the financial transaction manager causes a check to be printed and sent to another at the request of a user.

32.,   A financial service center according to claim 31, wherein the check includes an offer to create an account at the financial service center.

33.   A financial service center according to claim 30, wherein each of the first and second users are individual consumers.

34. A financial service center according to claim 30, wherein the first user does not have a priori knowledge of the second user's account information, but identifies the second participant from a list of network participants provided by the financial transaction manager.

35. A financial service center according to claim 30, wherein the second user is identified by one or more of the user's name, alias, or email address.

36. A financial service center according to claim 27, wherein the financial transaction manager selectively receives assets for deposit in an account of a participant.

37. A financial service center according to claim 36, wherein the assets are received from a brokerage at the request of the participant.

38. A financial service center according to claim 36, wherein the assets are received from an employer as compensation to the participant.

39. A financial service center according to claim 27, wherein the financial transaction manager prompts a participant for payment authorization in response to a request for payment received from a network service.

40. A financial service center according to claim 39, wherein the network service is an electronic auction service.

41. A financial service center according to claim 39, wherein the network service is an electronic retail service.

42. A financial service center according to claim 39, wherein the financial transaction manager transfers assets from an account specified by the user to an account specified in the request to cover the requested payment, upon authorization of the participant.

43. A financial service center according to claim 42, wherein the financial transaction manager determines whether to honor the participants payment when the specified account has insufficient assets to cover the requested payment.

44. A financial service center according to claim 42, wherein the financial transaction manager utilizes a growing trust model to determine whether to honor the payment when the specified account has insufficient assets to cover the requested payment.

45. A financial service center according to claim 42, wherein the financial transaction manager automatically accesses a line of credit associated with the participant to honor the payment when the specified account has insufficient assets to cover the requested payment.

46.   A financial service center according to claim 15, wherein the financial transaction manager issues an instruction to have a check issued and sent to an address specified by the request, upon authorization of the participant.

47.   A financial service center according to claim 23, wherein the issued check includes a uniform resource locator (URL) address of a web page offered by the data server where the recipient can establish an account.

48.   A financial service center according to claim 24, wherein the check includes an offer of free assets, credited to a newly established account created by the recipient of the check.

49.   A storage medium having stored thereon a plurality of executable instructions which, when executed, implement a financial service center according to claim 27.

50.   This invention concerns a system and associated methods for facilitating personal electronic financial transactions.

51.   A storage medium having stored thereon a plurality of executable instructions which, when executed, implement the financial transaction manager of claim 1.

52. A method for conducting business comprising:

receiving a request to issue a check to a recipient from a consumer; and

including on the check an offer to receive future funds via an electronic financial account with a pre-printed unique access code for the account.

53. A method for soliciting new users to utilize an electronic financial network, the method comprising:

receiving a request to perform a financial transaction at a data server within a financial data network from a requesting participant;

issuing a physical check drawn from an account on the financial data network associated from an account of the network participant to the transaction recipient, wherein the check includes an offer to utilize an account created within the electronic financial network and associated with the

54. A method for conducting business, the method comprising:

receiving a request for payment from a participant in an electronic financial network; and

soliciting payment via the electronic financial network, providing the

to maintain financial data for each of the plurality of participants to facilitate electronic financial transactions between participants

55. An apparatus comprising:

a storage device having stored thereon a plurality of executable instructions; and

a processor, ●pled to the storage device, to ex●●●● the instructions and implement a financial transaction manager, wherein the financial transaction manager enables a user to conduct financial transactions with a number of peo